

CHAPTER:	5 – EMPLOYEE BENEFITS	ADOPTED: 11/21/06
SECTION:	12 – ADDITIONAL OPTIONAL BENEFITS	REVISED: 3/24/10

Gloucester County offers several optional benefits that employees may opt to participate in and/or purchase including credit union banking, deferred compensation, as well as a variety of insurance products and services. Employees can learn more about these options at new employee orientation, at open enrollments or by appointment.

Credit Union

By virtue of public employment, County employees are eligible to join the South Jersey Federal Credit Union which provides an array of financial services including checking, vacation and Christmas club savings accounts as well as lending and investment products. For more information, please call (856) 232-9000 or visit the credit union at 1615 Hurffville Road, Deptford, NJ 08096 or on the web at www.southjerseyfcu.com.

Deferred Compensation

Deferred Compensation is a way for employees to save for retirement over and above the State pension plan. Gloucester County utilizes two companies, MetLife and Lincoln Financial, to offer deferred compensation packages. These companies are available to assist you in setting retirement savings goals and developing investment strategies to secure retirement. The Metlife representatives, Robert Errichetti and Matthew Galasso, can be reached at (800) 492-3553. The Lincoln representative, Sandra Becks, can be reached at (856) 488-2874.

Insurance Products and Services

The county offers employees a variety of insurance products and services through Aflac Administrative Services including, but not limited to, Accident Disability, Cancer, Dental, and Short-Term Disability. Furthermore, two types of flexible spending accounts, un-reimbursed medical expenses and dependent day care, are offered.

Flexible spending allows participants set aside a portion of each paycheck for qualified expenses (medical and dependent day care). This amount is deducted from the participant's paycheck before taxes are calculated, so the taxes the participant owes should decrease. In other words, participants will not pay taxes on the money spent on qualified expenses.

Qualified medical expenses include:

- Insurance co-payments and deductibles
- Vision care (eye exams, eye glasses, contact lenses and solution, corrective eye surgery)
- Drugs, legally obtained by prescription, insulin, and/or over-the-counter medicines
- Service fees for medical care (consultations, diagnostic lab work, etc.) provided by physicians, surgeons, specialists, or other medical providers
- Diabetic supplies (blood sugar monitor, syringes, test strips, etc.).

Questions should be directed to our AFLAC representative, Lisa Carney, who can be reached at (856) 419-1869.